

**I Claim:**

1. The method of implementing such Disposable Financial Tools system includes providing two sets of numbers, a central number (public key/Queen number) and secondary number (Jone/exit number). When the queen and Jone numbers come together to carry out a transaction, by matching the two sets of numbers with those in the banking system, after submitting them on a web template will approved, whenever the exit (jone) numbers are marching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system, of a Queen number is made up of the Routing number, transit number and PYN. The Jones number (secondary /exit number) is a Serial or an ATV number.
2. The method of claim 1 making payments with Disposable Financial Tools and the way in which they work. Sleek check works 50% like a check and 50 % like a credit card. The payee and the payer does not endorse the check it, neither deposit it in order for the payee to be paid. A Sleek G card, the cashier can see how many times the card has been used and total amount used. The cashier cannot exceed the amount written on the Sleek G, if the primary holder activates it, using Checkact. When a IEIcard holder making a web purchase, the purchaser himself is the one that makes the charges or request for payment with the IEIcard issuer or lender on behalf of the Licensee or merchant. The merchant does not store up IEIcard Queen or Jones numbers and does not have any access to the secondary numbers on the lender or Ieicard system web site. IEIcard ISP is used for quarterly billing, anytime one is used, the holder will be billed automatically three (3) times for the same amount.
3. The method of an IEIcard web template, purchaser can view the merchant license number, phone number and address of the licensee, checking to see if it is the authenticity genuine- of the license number.
4. The method of claim 1 processing Disposable financial tools using a control function, that when secondary numbers (Jone number) gain access, process and approved, they become disabled and altered or drop off or lock and exile automatically from the banking system network, as a built in safety. In order to prevent a DFT with the same sets of secondary or exit number from gaining access to the banking system network again.
5. ~~Disposable Financial Tools (DFT)~~, (Currently amended) Financial tools, gift card system that give the account holder the power to write gift card receptions name and amount 24x7 on gift-cards without the help or making a request to the issuer to do so. ~~that have a single working life, when used to make a purchase or other transaction, it cannot be reused to make another purchase or redeposit.~~